## ABOUT FINANCIAL ARRANGEMENTS AND DENTAL INSURANCE

We are committed to providing you with the best possible care. If you have dental insurance, we are anxious to help you receive your maximum benefits. In order to achieve these goals, we need your assistance and your understanding of our payment policy.

Payment for services is due at the time services are rendered for charges of \$100.00 or less, for all new patients on their first visit, and all emergency patients. We accept cash, checks, MasterCard, Visa or Discover Card. We offer a 5% discount (10% for senior citizens) when payment is made on the day of service. Patients with insurance are expected to pay co-payments on the day of service or they may take advantage of the discounts mentioned above and have insurance paid directly paid to them. For large cases, payment plans of 30, 60, or 90 days are available at the discretion of the financial secretary.

There is a \$10.00 fee for returned checks and a 1.5% finance charge (18% annually) will be added to accounts older that 90 days. Charges may also be made for broken appointments and appointments cancelled without 24 hours advance notice. Delinquent accounts may be turned over at any time to our collection agency.

We will gladly discuss your proposed treatment, answer any questions relating to your insurance and help you process your insurance form. It is important that you notify us of your insurance coverage on your first visit and that you provide us with all information and forms necessary.

We must emphasize that as dental care providers, our relationship is with you, not your insurance company. While the filing of insurance is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. We realize that temporary financial problems may affect timely payment of your account. If such problems do arise, we encourage you to contact us promptly for assistance in the management of your account.

If you have any questions about the above information or any uncertainty regarding insurance coverage, PLEASE don't hesitate to ask us. We are here to help you.

I have read and understand the above.

Signature	Date